

In re:
 Martin Anthony Holguin, Jr.
 Sharon Lucille Holguin
 Debtors

Case No. 14-10645-WJ
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin
 Form ID: b18

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Apr 28, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2014.

db/jdb +Martin Anthony Holguin, Jr., Sharon Lucille Holguin, 3978 E. Lindenwood Dr., Ontario, CA 91761-2634
 34801779 +Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
 34801780 +Bright Now Dental, 12636 Limonite Ave., #1-A, Corona, CA 92880-4200
 34801783 +Citrus Heights Realty, 17890 Haygen St., Riverside, CA 92508-9222
 34801785 +First American Mortgage, 1131 W. 6th St., Ontario, CA 91762-1121
 34801787 Great Destinations, P.O. Box 78843, Phoenix, AZ 85062-8843
 34801789 +Home Front Pest Control Collections, 183 Business Center Dr., Corona, CA 92880-1757
 34801790 +Lewis Operating Corp., 1156 N. Mountain Ave., P.O. Box 670, Upland, CA 91785-0670
 34801791 Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM Apr 29 2014 02:13:00 Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM Apr 29 2014 02:13:00 Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
 34801778 EDI: AMEREXPR.COM Apr 29 2014 02:13:00 American Express, P.O. Box 0001, Los Angeles, CA 90096-8000
 34801781 EDI: RMSC.COM Apr 29 2014 02:13:00 Care Credit/GEMB, P.O. Box 960061, Orlando, FL 32896-0061
 34801782 EDI: CAUT.COM Apr 29 2014 02:13:00 Chase Auto Finance, P.O. Box 78067, Phoenix, AZ 85062-8067
 34801784 EDI: DISCOVER.COM Apr 29 2014 02:13:00 Discover Financial Services, P.O. Box 29033, Phoenix, AZ 85038-9033
 34801786 EDI: RMSC.COM Apr 29 2014 02:13:00 GE Capital Retail Bank, P.O. Box 965004, Orlando, FL 32896-5004
 34801792 EDI: RMSC.COM Apr 29 2014 02:13:00 Sam's Club/GECRB, P.O. Box 530942, Atlanta, GA 30353-0942
 34801793 EDI: WFFC.COM Apr 29 2014 02:13:00 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser
 34801788 ##+HCR Homes and Land, Inc., 3646 Hamner Ave., Norco, CA 92860-1358

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2014 at the address(es) listed below:

Helen R. Frazer (TR) hfrazer@aalrr.com, mbuenaventura@aalrr.com;C112@ecfcbis.com
 Nicholas M Wajda on behalf of Joint Debtor Sharon Lucille Holguin info@wajdalawgroup.com
 Nicholas M Wajda on behalf of Debtor Martin Anthony Holguin, Jr. info@wajdalawgroup.com
 Toriana S Holmes on behalf of Creditor Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services and Wells Fargo Auto Finance tsh@severson.com
 United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

TOTAL: 5

**United States Bankruptcy Court
Central District Of California**

3420 Twelfth Street, Riverside, CA 92501-3819

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Martin Anthony Holguin Jr.

BANKRUPTCY NO. 6:14-bk-10645-WJ

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any): xxx-xx-9965
Employer Tax-Identification (EIN) No(s).(if any): N/A
Debtor Discharge Date: 4/28/14

JOINT DEBTOR INFORMATION:

Sharon Lucille Holguin

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any): xxx-xx-3514
Employer Tax-Identification (EIN) No(s).(if any): N/A
Joint Debtor Discharge Date: 4/28/14

Address:
3978 E. Lindenwood Dr.
Ontario, CA 91761

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: April 28, 2014

Kathleen J. Campbell
Clerk of the Court

* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.